

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ANDY S. LANCOS, JR.
CAROL A. LANCOS
Debtor(s)

Case No. 19-20773GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/28/2019.
- 2) The plan was confirmed on 05/20/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/16/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/14/2020.
- 5) The case was dismissed on 04/29/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 34.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,942.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$7,954.04
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$7,954.04

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$1,780.35
Court Costs \$0.00
Trustee Expenses & Compensation \$316.18
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,096.53

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA NA**	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	3,762.00	3,762.85	3,762.85	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	454.00	454.22	454.22	0.00	0.00
CHASE CARD SERVICES**	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CARD SERVICES**	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK**	Unsecured	0.00	NA	NA	0.00	0.00
CLEARVIEW FCU**	Unsecured	0.00	NA	NA	0.00	0.00
CLEARVIEW FCU**	Unsecured	5,043.65	5,043.65	5,043.65	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	2,064.88	2,351.33	2,351.33	0.00	0.00
ECMC(*)	Unsecured	0.00	3,806.35	3,806.35	0.00	0.00
ESB BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
GLOBAL PAYMENTS CHECK SVCS IN	Unsecured	156.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	3,069.54	17,066.94	17,066.94	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	183.32	183.32	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	111,604.00	116,363.23	4,364.94	4,364.94	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	NA	23,421.11	0.00	0.00	0.00
LENDMARK FINANCIAL SERVICES L	Secured	8,174.00	8,174.00	8,174.00	0.00	1,487.57
LENDMARK FINANCIAL SERVICES L	Unsecured	NA	0.17	0.17	0.00	0.00
LENDMARK FINANCIAL SERVICES+H	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	0.00	682.22	682.22	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,135.57	1,135.57	1,135.57	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	682.00	NA	NA	0.00	0.00
NORTHWEST CONSUMER DISCOUNT	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	2,122.17	2,122.17	2,122.17	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,899.00	2,575.27	2,575.27	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	648.00	611.23	611.23	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	1,410.00	1,482.61	1,482.61	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLF	Priority	NA	0.00	5.00	5.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES I	Unsecured	0.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES I	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	669.83	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
TARGET	Unsecured	0.00	NA	NA	0.00	0.00
WESBANCO BANK INC(*)	Secured	13,464.00	0.00	0.00	0.00	0.00
WESBANCO BANK INC(*)	Unsecured	0.00	6,673.86	6,673.86	0.00	0.00
WOODFOREST NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$4,364.94	\$4,364.94	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,174.00	\$0.00	\$1,487.57
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$12,538.94	\$4,364.94	\$1,487.57
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,071.94	\$5.00	\$0.00
TOTAL PRIORITY:	\$17,071.94	\$5.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$30,884.82	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,096.53</u>	
Disbursements to Creditors	<u>\$5,857.51</u>	
TOTAL DISBURSEMENTS :		<u>\$7,954.04</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/07/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.